

Craig A. Gargotta

In SAN ANTONIO, Texas in said District, came on for hearing the Motion of FBC MORTGAGE, LLC, for Relief from the Automatic Stay of Act Against Property owned by WILLIAM S. CYPHERS AKA WILLIAM CYPHERS AKA BILL CYPHERS and ANA F. CYPHERS AKA ANA CYPHERS, and it appearing that due notice of said Motion having been properly given, that no answer or request for hearing thereon having been filed with the Court and that the automatic stay of 11 U.S.C. § 362 should be terminated as requested. It is therefore,

ORDERED that the automatic stay of 11 U.S.C. § 362 be, and same is hereby, terminated with respect to FBC MORTGAGE, LLC, its successors and assigns, and that certain real property more particularly described as follows:

LEGAL DESCRIPTION MORE PARTICULARLY DESCRIBED ON THE DEED OF TRUST AND MORE COMMONLY KNOWN AS 31208 SMITHSON VALLEY RD, BULVERDE, TX 78163 ("PROPERTY").

to enable FBC MORTGAGE, LLC, its successors and assigns, to enable servicer to take all action authorized under the contract and applicable law, including, without limitation, loan workouts, foreclosure and/or eviction.

ORDERED to the extent the Property is foreclosed on and sold, any excess proceeds from the sale shall be turned over to the Trustee with a reservation of the issue as to whether the Debtor is entitled to such funds.

###END OF ORDER###

APPROVED:

*The undersigned counsel of record
certifies compliance with Rule 4001.*

By:


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ATTORNEYS FOR MOVANT



United States Bankruptcy Court
Western District of Texas

In re:
William S. Cyphers
Ana F. Cyphers
Debtors

Case No. 19-51142-cag
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0542-5

User: lunae
Form ID: pdfintp

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Oct 09, 2019.
db/db +William S. Cyphers, Ana F. Cyphers, 31208 Smithson Valley Rd, Bulverde, TX 78163-2767

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2019 at the address(es) listed below:

John Patrick Lowe pat.lowe.law@gmail.com, plowe@ecf.axosfs.com
Michael J. Burns on behalf of Creditor Toyota Motor Credit Corporation
michael.burns@bonialpc.com, robert.scifres@nbsdefaultservices.com
Michael L. Weems on behalf of Creditor FBC Mortgage, LLC mlw@hwa.com
Michael L. Weems on behalf of Creditor Cenlar FSB mlw@hwa.com
Tara LeDay on behalf of Creditor Comal County
tleday@ecf.courtdrive.com;kmorriss@mvbalaw.com;ccain@mvbalaw.com;vcovington@mvbalaw.com;bankruptc
y@mvbalaw.com;jwilliams@mvbalaw.com;alocklin@mvbalaw.com
United States Trustee - SA12 USTPRegion07.SN.ECF@usdoj.gov

TOTAL: 6